

Information to identify the case:

Debtor 1	<u>Brian Krusen</u>	Social Security number or ITIN	xxx-xx-5635
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Kristina Frauenhoffer-Krusen</u>	Social Security number or ITIN	xxx-xx-0800
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 13-31487-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Brian Krusen

Kristina Frauenhoffer-Krusen

1/11/19

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Brian Krusen
 Kristina Frauenhoffer-Krusen
 Debtors

Case No. 13-31487-ABA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 34

Date Rcvd: Jan 11, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 13, 2019.

db/jdb
 cr
 cr
 514408799 +Brian Krusen, Kristina Frauenhoffer-Krusen, 458 Waterford Edge Court, Atco, NJ 08004-2274
 +EverBank, 301 W. Bay Street, Jacksonville, FL 32202-5180
 +Nationstar Mortgage LLC as servicer for Federal Na, Stern, Lavinthal & Frankenberg, LLC,
 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
 514408799 +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
 SEATTLE, WA 98121-3132
 514251156 Bill Me Later, PO Box 105658, Atlanta GA 30348-5658
 514280792 CitiMortgage, Inc, P.O. Box 688971, Des Moines, IA 50368-8971
 514285623 CitiMortgage, Inc., Po Box 6030, Sioux Falls, SD 57117-6030
 514333298 +EverBank, Attn: Default Cash, 301 W. Bay Street, Jacksonville, FL 32202-5180
 514251161 +Everhome Mortgage Co, 301 W Bay St, Jacksonville FL 32202-5103
 517929615 +FEDERAL NATIONAL MORTGAGE ASSOC, Harold Kaplan, RAS CITRON, LLC, BANKRUPTCY DEPARTMENT,
 130 CLINTON ROAD, SUITE 202, FAIRFIELD, NJ 07004-2927
 515907382 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)
 516559578 NATIONSTAR MORTGAGE LLC, KML Law Group PC, Sentry Office Plaza,
 216 Haddon Avenue, Suite 206, Westmont, NJ 08108
 516406741 Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 11 2019 22:34:14 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 11 2019 22:34:13 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 514251157 EDI: BANKAMER.COM Jan 12 2019 03:33:00 Bk Of Amer, 4060 Ogletown/Stanton Rd,
 Newark DE 19713
 514251158 EDI: CAPITALONE.COM Jan 12 2019 03:33:00 Cap One, Po Box 85520, Richmond VA 23285
 514348584 EDI: BL-BECKET.COM Jan 12 2019 03:33:00 Capital One, N.A., c o Becket and Lee LLP,
 POB 3001, Malvern, PA 19355-0701
 514251159 +EDI: CHASE.COM Jan 12 2019 03:33:00 Chase, Po Box 15298, Wilmington DE 19850-5298
 514251160 +EDI: CIAC.COM Jan 12 2019 03:33:00 Citimortgage Inc, Po Box 9438,
 Gaithersburg MD 20898-9438
 514266159 EDI: FORD.COM Jan 12 2019 03:33:00 Ford Motor Credit Company LLC, Dept 55953,
 P O Box 55000, Detroit MI 48255-0953
 514251162 +EDI: FORD.COM Jan 12 2019 03:33:00 Frd Motor Cr, Pob 542000, Omaha NE 68154-8000
 514251163 +E-mail/Text: bankruptcy@fult.com Jan 11 2019 22:34:28 Fulton Bank, 1695 E State St,
 E Petersburg PA 17520-1328
 514399275 +E-mail/Text: bankruptcy@fult.com Jan 11 2019 22:34:28 Fulton Bank N A, P O Box 432,
 East Petersburg, PA 17520-0432
 514251164 +EDI: RMSC.COM Jan 12 2019 03:33:00 Gecrb/Olnv, 4125 Windward Plaza,
 Alpharetta GA 30005-8738
 514251165 +EDI: CBSKOHL.COM Jan 12 2019 03:33:00 Kohls/Capone, N56 W 17000 Ridgewood Dr,
 Menomonee Falls WI 53051-7096
 514508612 EDI: PRA.COM Jan 12 2019 03:33:00 Portfolio Recovery Associates, LLC,
 c/o CHASE BANK USA, N.A., POB 41067, Norfolk VA 23541
 514504746 EDI: PRA.COM Jan 12 2019 03:33:00 Portfolio Recovery Associates, LLC, c/o Old Navy,
 POB 41067, Norfolk VA 23541
 515905647 +EDI: Q3G.COM Jan 12 2019 03:33:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
 PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for,
 MOMA Funding LLC 98083-0788
 515905646 EDI: Q3G.COM Jan 12 2019 03:33:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
 PO Box 788, Kirkland, WA 98083-0788
 514270369 +E-mail/Text: bncmail@w-legal.com Jan 11 2019 22:34:17 TD BANK USA, N.A.,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 514251166 +EDI: WTRRNBNK.COM Jan 12 2019 03:33:00 Td/Target, 3701 Wayzata Blvd,
 Minneapolis MN 55416-3401
 514374781 EDI: WFFC.COM Jan 12 2019 03:33:00 Wells Fargo Bank NA, PO Box 10438,
 Des Moines IA 50306-0438
 514251167 +EDI: WFFC.COM Jan 12 2019 03:33:00 Wffnatlbnk, Po Box 94498, Las Vegas NV 89193-4498
 TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515907383* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741,
 Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)
 516406742* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261,
 Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261)

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0312-1

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 34

Date Rcvd: Jan 11, 2019

***** BYPASSED RECIPIENTS (continued) *****

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 13, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 11, 2019 at the address(es) listed below:

Andrew M. Lubin on behalf of Creditor CitiMortgage, Inc. bkecf@milsteadlaw.com, alubin@milsteadlaw.com
Daniel L Reinganum on behalf of Debtor Brian Krusen dreinganum@MPADLaw.com, kgresh@mcdowellllegal.com;djamison@mcdowellllegal.com;lwood@mcdowellllegal.com;cgetz@mcdowellllegal.com;mfunk@mcdowellllegal.com;reinganumdr62202@notify.bestcase.com
Daniel L Reinganum on behalf of Joint Debtor Kristina Frauenhoffer-Krusen dreinganum@MPADLaw.com, kgresh@mcdowellllegal.com;djamison@mcdowellllegal.com;lwood@mcdowellllegal.com;cgetz@mcdowellllegal.com;mfunk@mcdowellllegal.com;reinganumdr62202@notify.bestcase.com
Denise E. Carlon on behalf of Creditor NATIONSTAR MORTGAGE LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Harold N. Kaplan on behalf of Creditor Nationstar Mortgage LLC as servicer for Federal National Mortgage Association hkaplan@rasnj.com, informationathnk@aol.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa (NA) on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Jeanette F. Frankenberg on behalf of Creditor Nationstar Mortgage LLC as servicer for Federal National Mortgage Association cmecf@sternlav.com
Kevin M. Buttery on behalf of Creditor Nationstar Mortgage LLC bkyefile@rasflaw.com
Melissa N. Licker on behalf of Creditor NATIONSTAR MORTGAGE LLC NJ_ECF_Notices@McCalla.com
Phillip Andrew Raymond on behalf of Creditor Nationstar Mortgage LLC phillip.raymond@mccalla.com
Phillip Andrew Raymond on behalf of Creditor NATIONSTAR MORTGAGE LLC phillip.raymond@mccalla.com
Robert P. Saltzman on behalf of Creditor EverBank dnj@pbslaw.org
Sindi Mncina on behalf of Creditor Nationstar Mortgage LLC as servicer for Federal National Mortgage Association smncina@rascrane.com

TOTAL: 15